

[] AMENDED

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE
WESTERN DIVISION

In re: (1) AMBER BENNETT Case No. 19-22399
(2)
Debtor(s). Chapter 13

CHAPTER 13 PLAN

ADDRESS: (1) 3770 BARRON CIRCLE SOUTH
MEMPHIS, TN 38111

PLAN PAYMENT:

DEBTOR (1) shall pay \$ **\$300.00 SEMI MONTHLY**

() PAYROLL DEDUCTION from:

OR (X) DIRECT PAY

DEBTOR (2) shall pay \$

() PAYROLL DEDUCTION from:

OR () DIRECT PAY

1. **THIS PLAN [Rule 3015.1 Notice]:**

- (A) CONTAINS A NON-STANDARD PROVISION. [See Plan Provision #19] () YES (X) NO
(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION OF THE COLLATERAL FOR THE CLAIM. [See Plan Provision #7 and #8] (X) YES () NO
(C) AVOIDS A SECURITY INTEREST OR LIEN. [See Plan Provision #12] () YES (X) NO

2. **ADMINISTRATIVE EXPENSES:** Pay filing fee and Debtor(s)' Attorney Fee pursuant to Confirmation Order.

3. **AUTO INSURANCE:** () Included in Plan; **OR (X)** Not included in Plan; Debtor(s) to provide proof of insurance at Section 341 Meeting of Creditors.

4. **DOMESTIC SUPPORT:** Paid by: () Debtor(s) directly, () Wage Assignment, **OR ()** Trustee to: Monthly Plan Payment

NONE Ongoing Payment Begins: \$
Approximate Arrearage: \$

5. **PRIORITY CLAIMS:**

NONE Amount: \$

6. **HOME MORTGAGE CLAIMS:** () Paid Directly by Debtor(s); **OR ()** Paid by Trustee to:

NONE Ongoing Payment Begins: \$
Approximate Arrearage: \$

7. **SECURED CLAIMS:**

[Retain Lien 11 U.S.C. Sec. 1325 (a)(5)]	<u>Value of Collateral:</u>	<u>Rate of Interest:</u>	<u>Monthly Plan Payment</u>
TOYOTA MOTOR CREDIT (2016 Toyota Rav-4)	\$17,150	5.25%	\$330.00
BRIDGECREST FINANCIAL (2005 Ford F-150)	(To Be Paid Outside of Plan by co-signor)		\$0.00

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8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:

[Retain Lien 11 U.S.C. Sec. 1325(a)]	<u>Value of Collateral</u>	<u>Rate of Interest:</u>	<u>Monthly Plan Payment</u>
NONE			\$
			\$

9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALLY REASONABLE DISPOSAL OF COLLATERAL:

NONE Collateral:
Collateral:

10. SPECIAL CLASS UNSECURED CLAIMS:

	<u>Amount:</u>	<u>Rate of Interest:</u>	<u>Monthly Plan Payment</u>
NAVIENT (Under an I.D.R. Program)	\$7,740	0%	\$129.00

11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS

NAVIENT; \$55,000 (X) Not provided for (Other than to the extent provided for above) **OR** () General unsecured creditor

12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. Sec. 522(f):

13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.

14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$24,000

15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:

(X) 10%, **OR**

() THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.

16. THIS PLAN ASSUMES OR REJECTS THE FOLLOWING EXECUTORY CONTRACTS:

EVELYN CURTIS (X) Assumes **OR** () Rejects.
() Assumes **OR** () Rejects.

17. COMPLETION: Plan shall be completed upon payment of the above in approximately **60** months.

18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED AN ACCEPTANCE OF THE PLAN

19. NON-STANDARD PROVISION(S):

NONE

ANY NON-STANDARD PROVISIONS STATED ELSEWHERE ARE VOID.

20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.

/s/ Brad George (TN #17994)
Counsel for Debtor(s)
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DATE: March 22, 2019